

UTAH NUMISMATIC SOCIETY



Illogical ship on pattern 20-Cent coin from 1875. Judd-1399.

This is called the illogical ship depiction as the sails are full indicating wind from left to right whereas the flag and smoke are trailing to the rear which would only be the case if the wind was blowing from right to left.

**The
Mint
Master**

**September 2022
Volume 70 Issue 9**



UTAH NUMISMATIC SOCIETY

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2022 OFFICERS & BOARD

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PRESIDENTS MESSAGE — September 2022

Mike Rek

PRESIDENTS MESSAGE

Nothing received from our President this month.

Mike Rek / President

MISSING	
	ADDITIONAL DETAIL
	NAME :
	HEIGHT :
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Meeting September 13, 2022 at 7PM

Meeting location is:

Columbus Center - 2530 South 500 East, Salt Lake City

20 Cent Piece History

Doug Nyholm

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Virtually every coin collector is aware of the 20-cent coins minted almost 150 years ago. I also suspect that many collectors have never owned an example. The only general purpose of purchasing a 20-cent coin is to fill that slot in their type set collection. The Twenty cent coin was one of the shortest lived coins in U.S. history. It was first struck for circulation in 1875 then again with very limited production in 1876. The total period for their production was only about 18 months for circulation issues. Proof mintages occurred for



both 1875 and 1876 then finally “proof only” mintage in 1877 and 1878. The Susan B. Anthony dollar coin was also struck for only 4 years, 1979-1981 and again in 1999. All four years saw circulation strikes while, as stated, the 20-cent coin saw circulation for only 2 years. 20-Cent coins were struck in San Francisco from May thru July of 1875 and the Carson City mint began minting them on June 1, 1875. I have read no information regarding the timing of the small mintage that occurred in Philadelphia where the coin was never needed or wanted.

Both the SBA dollar and 20-Cent coins had many similar problems from the very beginning. Both were plagued with similarities which confused the public. They had similar but slight differences in size with other circulating coins of the time. The SBA dollar was easily confused with the quarter while the 20-cent coin was also confused with the quarter at the time. Even though the SBA dollars design was quite different from the Washington quarter consumers would barely, or not at all, look closely at the design and notice

that is was just the same color and size and sometimes spend a dollar for a quarter. The 20-cent coin was very similar to the Seated Liberty and eagle design not only on the quarter but all other minor circulating coins of the time. There were slight differences, for today's collector they may seem distinct, for for the general public in 1876 they essentially were identical. One difference on the obverse was that the word Liberty on the shield was raised instead of being incuse. The eagle reverse was a bit more pronounced with the eagle facing right rather than left. The arrows and olive branches were reversed, but again barely noticeable to the public. The eagle on the 20-cent coin closely resembled that of the eagle on the Trade Dollar, but remember, the Trade Dollar did not circulate in general commerce so again, the public was not familiar with it. The entire scenario was most likely very similar to the SBA vs. the quarter debacle years ago. Even though the designs were different the size was very similar causing the majority of the confusion.

Below is pictured one of the proposed patterns for the 20-cent coin which may have made a significant difference if adopted. However mint director Henry R. Linderman opted for the standard seated/eagle design in current use with only minor changes mentioned above. One other significant difference was that the new 20-cent coin had a plain edge instead of being reeded.



As far as the reason for striking a 20-cent coin in the first place, it was introduced by a bill in February of 1874 by Senator John P. Jones From Nevada where there was a large amount of silver available. Also in regard to circulating coinage there were no cents or nickels in circulation in the western U.S. The silver half dime had been discontinued in 1873 having been replaced by the non-silver nickel in 1866 which did not circulate in the western U.S. Therefore making change for lower priced items such as something priced at 5 cents was impossible since the smallest denomination in general circulation was the dime. Other coins in circulation on the west coast were the 2-bit or 1/8 real Spanish coin. These were valued at 12 1/2 cents or 25 cents for the 2-bit or 2 real. Transactions which required change other than a dime or quarter were difficult to complete. Something costing 5 cents could not be completed without either the purchaser or storekeeper taking a loss. Other possibilities also occurred so it was thought that a 20-cent coin would be able to solve this problem. Initially this made logical sense especially for people on the west coast of the United States but seemed illogical to those in the east where pennies and nickels were widely accepted so the mint went ahead and authorized the creation of a 20-cent coin. The reaction in the west shortly after the coin was

minted was that it was not even wanted there. A similar reaction to the SBA dollar a century later was very similar, they did not solve the perceived problem, which was much less of a problem than the government officials thought it was, and fraud and confusion resulted. Of the million plus coins struck in San Francisco in May through July of 1875 barely 10,000 entered circulation. Carson City also struck over 133,000 coins and the same acceptance, or lack of it, was met with in Nevada. Less than a year later in 1876 no more were struck in San Francisco, only a token mintage in Philadelphia of which most were melted soon after minting. Then we come to the mintage in 1876 at Carson City which struck 10,000 examples but only about 17 specimens are known today. Virtually all are mint state leaving 3 or 4 damaged coins and a single coin which appears to have seen circulation. This actually may have been a pocket piece or slipped into circulation for some unknown reason. The 1876-CC coin is one of the major rarities in U.S. coinage and is rarely seen outside major auctions and can trade near or above \$500,000. Why and how do they exist? As many as 14 examples were found a few decades ago in an eastern safety deposit box. No exact details are known but it is believed that this was a group sent to the Philadelphia mint shortly after 10,000 were struck for assay which was the case with other coinage struck at the branch mints. This probably accounts for the fact that they were all in uncirculated condition but how they came to be in a safe deposit box 100 years later is still a mystery.

The two other dates are the proof only issues from 1877 and 1878. These two dates have limited mintages and occasionally become available for a price. Due to the rarity of the 1876-CC virtually no one attempts to assemble a complete set and examples of 20 cent coins are usually obtained to complete a type set. High grade examples are available but won't be inexpensive.

20-Cent coins are an interesting part of U.S. coinage with few people outside of collectors aware of their existence. Hopefully collectors reading this will now know a little more about the why, how, who, and when the 20-cent coins came into existence.



Today we often see negative comments on the designs of modern coins or commemoratives. Many comment about the superior beauty and designs of yesteryear. It seems today everything has to be politically correct. I saw this commentary from 1876 which lambasts the horrible design of the Liberty Seated coinage which was published in the Galaxy newspaper in San Francisco. No matter how much things change some things stay the same.

Now that we see real money again our attention is naturally attracted by its appearance, the look of it. That is pleasant enough in one respect. A bright silver piece, no matter what design is stamped upon it, is a much more attractive thing than a little scrap of paper, generally crumpled and greasy. But now that we see our national money again, notwithstanding all our reasons for welcoming it, we must confess that it is not as handsome as it ought to be, as it might be, or even as it once was. It does us no credit as an exhibition of our skill in designing, in die sinking, or coining. Why is it that we have the ugliest money of all civilized nations? For such undoubtedly our silver coinage is. The design is poor, commonplace, tasteless, characterless, and the execution is like thereunto. Our silver coins do not even look like money. They have rather the appearance of tokens or mean medals. One reason of this is that the design is so inartistic and so insignificant. That young woman sitting on nothing in particular, wearing nothing to speak of, looking over her shoulder at nothing imaginable, and bearing in her left hand something that looks like a broomstick with a woollen night-cap on it—what is she doing there? What is the meaning of her? She is Liberty, we are told, and there is a label to that effect across a shield at her right, her need of which is not in any way manifest. But she might as well be anything else as Liberty; and at the first glance she looks much more like a spinster in her smock, with a distaff in her hand. Such a figure has no proper place upon a coin. On the reverse the eagle has the contrary fault of being too natural, too much like a real eagle. In numismatic art animals have conventional forms, which are far more pleasing and effective than the most careful and exact imitation of nature can be. Compare one of our silver coins with those of Great Britain, France, or Germany, and see how mean, slight, flimsy, inartistic, and unmoneylike it looks. Our coins of forty or fifty years ago were much better in every respect, and looked much more like money, the reason being that they bore a bead of Liberty which was bold, clear, and well defined in comparison with the weak thing that the mint has given us for the last thirty years or so. The eagle too, although erring on the side of naturalness, was more suited in design to coinage. But still better were the coins struck at the end of the last century and the beginning of this one. The eagle was a real heraldic eagle, the head of Liberty had more character, and the whole work was bolder and better in every way.

The Galaxy
June 1876

Stack's Bowers Galleries is Pleased to Present Highlights from



The Sydney F. Martin Collection – Part II

October 27-28, 2022 • Baltimore, Maryland

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For three decades, Sydney F. Martin of Doylestown, Pennsylvania and Amelia Island, Florida was a preeminent figure in American numismatics. He served as president of the American Numismatic Society and was the author of standard references on four early American numismatic specialties. Stack's Bowers Galleries, selected as the auctioneer of Martin's vast collection of early American coins, tokens, medals and paper money, will feature the second installment of this landmark collection in a stand-alone catalog this fall in conjunction with the Whitman Coin Expo in Baltimore. Rarities to be showcased include 1785 and 1786 Connecticut coppers, Rosa Americana coinage, French Colonial coinage and Washingtonia.

For more information contact Kevin Vinton - KVinton@stacksbowers.com
or Vicken Yegparian - VYegparian@stacksbowers.com



1786 Connecticut Copper. Hercules Head.
Miller 5.3-B.2. Rarity-7+. AU-53 (PCGS).
One of Four Known. Ex Garrett.



1724/3 Rosa Americana Pattern Penny.
Martin 4.1-G.1. Rarity-7+. MS-64 (PCGS).
Ex Brand-Ford.



1805 Washington
C.C.A.U.S. Medal.
SP-58 (PCGS).
Ex Baker.



1670-A French Colonies Copper Double
De L'Amerique Francois. VF-30 (PCGS).
*The Earliest Dated Coin
Bearing the Name "America."
The Only Known Specimen.*



(ca. 1792) Washington Born Virginia Copper.
Legend Reverse. Musante GW-33, Baker-60.
MS-63 (PCGS).
Ex Norweb.



Joseph Sansom's Three-Piece History of the
Revolution Series in Silver. Struck at the
U.S. Mint, circa 1805-1808, Celebrating,
Washington, Franklin, The Peace of 1783 and
the First Peaceful Transfer of Power, in 1797.
*Descended in the Sansom family.
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*Utah Numismatic Society
17th Annual Coin Show*

BANQUET

A Special Tribute to
NORMAN SHULTZ

*for 65 Years of Service
to the Coin Collecting Field*

Bonneville Hall • Hotel Utah
Salt Lake City
Saturday, October 25, 1980
Reception 7:30 p.m. • Dinner 8:30 p.m.

UNS HISTORY

Shown on this and the next page is the program from the UNS 17th annual banquet held at the Hotel Utah in Salt Lake City on October 25, 1980.

This was a special tribute for Norman Shultz for his 65 years of service to coin collectors.

DINNER MENU

Spinach and Lettuce Salad
Garnished with Shrimp and Vegetables
House Dressing

Roast Prime Ribs of Beef
Served Au Jus with Horseradish Sauce

Sauteed Peas and Mushrooms

Oven Roast Potato

Hotel Utah Hard Rolls and Butter

Homemade Apple Pie with Cheese Wedge

Coffee, Tea, Milk



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LAKE CITY IN 1926
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NATION'S BEST
KNOWN
DEALERS
IN SILVER
DOLLARS.



- HAS EARNED
THE NICKNAME -

"MR. SILVER DOLLAR"

The original art work for this pictorial tribute to Norman Shultz was prepared for a Who's Who in the Hobby presentation that appeared in the Nov. 12, 1977, issue of Numismatic News, the weekly coin collecting newspaper published in Iola, Wisconsin, who furnished this program.

PROGRAM

INVOCATION

Alvin Rust

INTRODUCTION OF SPECIAL GUESTS

Pat Jividen, Master of Ceremonies, UNS President

OFFICIAL PROCLAMATION OF NORMAN SHULTZ DAY

On Behalf of Hon. Scott M. Matheson, Governor of Utah

UTAH NUMISMATIC SOCIETY TRIBUTE

Pat Jividen

PROFESSIONAL NUMISMATISTS GUILD TRIBUTE

Evie Kelley

AMERICAN NUMISMATIC ASSOCIATION TRIBUTE

Adna G. Wilde, ANA Vice-President

REFLECTIONS

R.S. Yeoman, Author of the Red Book

SPECIAL SALUTE

Clifford Mishler, Publisher of Numismatic News

NORMAN SHULTZ AWARD ANNOUNCEMENT

Alvin Rust

THANKS FOR ATTENDING

Nuestra Señora de Atocha

Steve Dissel

The Atocha was a Spanish galleon built in 1620 in Havana Cuba. It sank in a hurricane, thirty-five miles southwest of Key West, Florida on September 6, 1622, at a depth of 56 feet. This September will mark the 400-year anniversary of the sinking of Nuestra Señora de Atocha. On board the Atocha, they had soldiers, crew, and passengers totaling 265 people and only three sailors and two slaves survived by clinging to the mast protruding out of the water. Also on board the Atocha was copper, silver, gold, pearls, tobacco, gems and indigo. It had over 200,000 hand stamped silver coins. Since the coins are hand-struck, no two coins are the same. Silver coins were known as "pieces of eight" and were measured in reales. Reales denominations are 8, 4, 2, 1, and ½. One month's pay for a sailor in the 1600's was about eight reales. Several attempts to salvage the Atocha at the time were difficult in 56 feet of water for divers to retrieve any cargo and then a second hurricane occurred on October 5, 1622. This made salvage very difficult by scattering of the wreckage of the sunken ship even further.

On July 20, 1985, Mel Fisher and his crew discovered the broken front portion of Atocha. The Atocha's rear portion remains lost and may contain yet more silver coins, gold coins and emeralds. Mel Fisher estimated the treasure to be about \$450 million in value which consists of over 100,000 silver reales, gold coins, emeralds, artifacts and over 1,000 silver ingots,

You too can own a piece of history, on eBay, Atocha silver reales coins are sometimes available. Pricing is usually between \$500.00 to \$1,000.00.

Shown here is a picture of my Atocha silver coin bought in 1986 from Mel Fisher.



I subscribe to the magazine “Fun Topics” published the Florida Unified Numismatics and have been in touch with Tony Bonaro who is the treasure of their club. He wrote an article entitled “Mormon Money” which was recently published in their magazine and graciously gave permission to re-print it in the Mint Master. His research has brought up a couple of new points which proves that even with well researched and publicized subjects that there is always something new to learn. Many thanks to Tony Bonaro.



Mormon Money Story

by Tony Bonaro

The Kirtland Safety Society Anti-Banking Company

In the Finger Lakes area of central New York, located between Seneca Lake and Cayuga Lake is the village of Fayette, where in April of 1830, in accordance with the laws of New York state, Joseph Smith Jr. organized The Church of Jesus Christ of Latter-Day Saints. He had been directed in a vision to establish a church that restored the religious teaching as originally taught by Jesus Christ during his ministry on the earth. At its beginning, the church had a total of approximately twenty members. Almost immediately missionaries of the church began to travel throughout New York and the New England area teaching people about this new Christian church that regarded the King James Version of the Bible and the Book of Mormon as standard scripture.

As membership in the church grew, so did the opposition to its leader and its teachings. Due to constant persecution of its members both verbally and physically, Joseph Smith relocated the church to Kirtland, Ohio in 1831. Kirtland was a small quiet town founded in 1811. It is south of Lake Erie and approximately 25 miles from Cleveland on the east branch of the Chagrin River.

When Joseph Smith brought his family there, the town had a population of about one thousand people. Over the next six years, the number of new settlers and Mormon converts raised the population to over three thousand people. This population explosion was both a boom and a bust for the original residents of Kirtland. The cost of an acre of land in 1831 was under \$7.00 per acre. In 1836, the cost to establish even a small farm grew to over \$44.00 per acre. The converts who arrived in 1831 were rich compared to those who came in 1836. Unfortunately, their economic prosperity was in the soil they lived on and not in hard cash. In fact, very few people had any large amounts of currency or coinage.

To help alleviate the disparity and to help everyone in the community, Joseph Smith, other church leaders, and private investors, both members, and non-members of the church decided to establish a bank in Kirtland. It would be called the Kirtland Safety Society Bank. Many small towns and communities in what was then the rural western border of the United States created their own banks, printed their own currencies, and backed them with their own money. So, in 1836 Joseph Smith sent two church leaders to procure the needed authority and documentation to legally establish the bank. Orson Hyde went to Columbus to meet with the Ohio General Assembly of the state legislature to procure a Bank Charter. Oliver Cowdery went to Philadelphia, Pennsylvania to acquire the plates needed to print currency. Oliver returned to Kirtland with the plates which were engraved by Underwood Bald Spencer and Huffy Company.

The Ohio State Legislature denied a bank charter. Orson Hyde returned a second time with the support of legislative representatives who were in favor of the charter. Again, the request was not approved. Many people believed this was due to the number of anti-Mormons in the Legislature. Although this may have been a factor, only one bank charter request was approved in the last two years. The Ohio State Legislature, following the lead of President Andrew Jackson's veto of funding the 2nd U.S. Bank in 1834, would also not approve a charter unless the requesting bank

could verify that it held enough gold and silver to back its notes. The Kirtland Safety Society Bank had large amounts of real estate, but limited amounts of gold and silver. This was a major setback for the bank. They had already spent a substantial amount of money to secure the plates and print the currency scheduled to be issued at the opening of the bank.

During this time in New York, Ohio, and Missouri, many communities created their own banks without a state-approved charter. Their currency was only as good as the faith an individual put into the bank. For the most part, these banks were local and the use of their currency was limited to a small radius from the bank's physical location. Basically, if you were not familiar with the bank, you would not accept their currency. State governments rarely went after these institutions. However, if it became apparent there was land speculation, wildcat banking procedures, counterfeiting, or they were not backed by the species needed to pay the demand for their currency the state would investigate the operations of the bank. If the bank went insolvent the investors were the ones who lost everything and there was nothing for legal authorities to go after.

Effective November 2, 1836, after consulting with legal counsel, Joseph Smith and the investors of the Kirtland Safety Society Bank decided to form the Kirtland Safety Society Anti Banking Company (KSSABC). This changed the foundation of the proposed bank. The KSSABC shifted from being a banking company to a joint-stock company. A joint-stock company is a business entity in which shares of the company's stock can be bought and sold by shareholders. Each shareholder owns company stock equal to the shares on their certificates of ownership. Shareholders can transfer their shares to others without any effect on the continued existence of the company. This means the shareholders are only liable for the company's debts equal to the value of the money they invested in the company.

On January 2, 1837, the Kirtland Safety Society Anti Banking Company opened for business and issued its first notes. Initially, there were over 200 individuals who invested in KSSABC, many of them were local merchants, farmers, and individual business owners. Sidney Rigdon was chosen as chairman and president; Warren Parrish as the signatory, secretary, and teller. Joseph Smith was assigned duties as the bank cashier.

The currency that was issued was modified to add the word "ANTI" in front of the word BANK and "ING CO." after the word BANK, which was a way of saying that it really was not issuing notes as part of a bank. This did little to make the notes not look like legal tender. To the average farmer, merchant, and citizen of the local Kirtland community, this was a currency issued by the Kirtland Safety Society Bank. To these people, there was no need to try and focus on the small letters around the word Bank. Due to the large amount of currency printed and the different face value of the notes, not all the notes had the added printing showing it was an ANTI-BANK-ING CO. Notes with a face value of five dollars or more were never stamped to show the change.

Notes were printed in \$1, \$2, \$3, \$5, \$10, \$25, \$50, and \$100 denominations. Each denomination had a different vignette designed around the day-to-day activities and scenes of farm life in rural Kirtland. The exception is the \$100 note. The vignette on the \$100 note features a portion of John Trumbull's painting "Declaration of Independence" from 1817. Initially, the Officers and Board of Directors wanted a long-term process that would print about four and a half million dollars in currency. Shortly after opening for business, the amount was changed to \$300,000 and again

reduced to \$100,000 for immediate distribution and an additional \$21,000 to be held in reserve. There are no records of exactly how much was printed or in what denominations.



Imaged by Heritage Auctions, HA.com

Image courtesy of PMG

The one-dollar banknotes picture three men shearing sheep. The side panels show an early steam engine pulling flanged stagecoach cars.



Imaged by Heritage Auctions, HA.com

Image courtesy of PMG

This two-dollar banknote portrait shows a man and woman having a picnic and watching a group of farmers. The side panels also have a man shearing a sheep and a ship at sail.



Image courtesy of PMG

The three-dollar note clearly shows the stamping of the “ANTI” before the word BANK and the “ING CO.” The vignette on the upper right side shows an early steam engine pulling flanged stagecoach cars. The side panels prominently display the number three, and what might be the head of a god from Roman mythology.



Image courtesy of PMG

A young man who is taking a break from chopping logs sits and pets his dog on a five-dollar note. The side panels show individuals working in the fields with another young man, shovel on the shoulder, and perhaps a basket lunch in hand.



Image courtesy of PMG

On a ten-dollar banknote, a farmer is seen relaxing in the top panel with his farming tools set aside. He is also shown standing with his dog on the side panels.



Image courtesy of the Historical Department, The Church of Jesus Christ of Latter-Day Saints

The twenty-dollar banknote featured three women prominently in the center panel. The side panels show the same man and woman from the two-dollar note relaxing, possibly about to have a picnic.



Image courtesy of PMG

The fifty-dollar note has a center vignette of a farmer watching over his cattle and sheep.



Image courtesy PMG

The vignette on the \$100 note features a portion of John Trumbull's painting "Declaration of Independence" from 1817.

To the people living in Kirtland, the opening of the bank was a huge step in moving the economy of the city in the right direction. There was now an institution in the city where anyone could apply for a loan to help them on their way to land ownership and success. Loans were made with the understanding that people would make payments back to the bank for the currency issued. Most of these loans were made to people who wanted to purchase land to start a farm and build a home. Unfortunately, loans were also made to people whose real intent was to purchase land only to sell it later at a profit. The problem here was they used their current land as collateral for the loan. This meant they had to sell their new land immediately at a profit or wait until they had a cash crop on their current farm. The latter would not happen for months until after the next harvest. It became a vicious cycle of land speculation, with bank certificates changing hands without the backing of hard cash. Eventually, someone would have to turn in the bank certificates for gold and silver.

Along with certificates for ownership of shares in the KSSABC, they also, as originally intended, issued currency at face value in return for gold and silver. However, the amount of gold and silver deposited was not enough to back both the face value of the currency and the face value of the currency distributed as part of the loans. Thus, almost immediately the bank was in the red.

This coupled with the additional fact that there were anti-Mormon individuals who planned to do all they could to make the bank fail. They began to purchase large sums of currency from original depositors at a reduced rate in currency from another bank. Then they would turn that currency in at the KSSABC demanding face value in gold or silver.

A final blow to the success of the bank was the embezzlement of Twenty-five thousand dollars of currency over a six-month period from the bank by Warren Parrish. This amount exceeded the gold and silver the bank held in reserve. A few months of prosperity turned into a downward slide the bank could not recover from. Joseph Smith traveled to other regions of Ohio and New York and succeeded in securing loans on behalf of the bank, to try and keep it from closing. The reprieve was short-lived. On May 10, 1837, every chartered bank in New York temporarily stopped payment in gold and silver coins on their own currency. This created a run-on in banks nationwide. Within two months the Panic of 1837 reached Kirtland, Ohio. When word reached the general population that the bank could no longer redeem its currency or certificates of ownership at face value, there was a run on the bank. In June Joseph Smith and Sidney Rigdon resigned from their position in the bank and transferred all their holdings to Oliver Granger and J. Carter. On July 7, 1837, the KSSABC ceased to issue currency and temporarily closed its doors.

Due to threats on their life, and having been warned of mob violence, Joseph Smith and Sidney Rigdon left Kirtland and fled to Missouri. In October 1837 during their absence, Joseph Smith and Sidney Rigdon were tried and convicted of running an illegal bank. They were each fined \$1,000.00 dollars. No other individuals involved in the bank were prosecuted by the state. No other non-chartered banks in Ohio were prosecuted by the state.

Ironically, Warren Parrish, who had previously embezzled twenty-five thousand dollars from KSSABC and friend Frederick G. Williams assumed control of KSSABC. The bank officially stopped all operations and closed its business in November 1837. Once it was officially closed,

the bank was approximately \$100,000.00 in debt. Mismanagement, embezzlement, real-estate speculation loans, and the national bank panic of 1837, together, played a role in the failure of KSSABC. The bank that was created to revitalize the economy of Kirtland only lasted 187 days. The people who put their trust in the bank lost their investment and, in many cases, everything they owned.

Persecutions by anti-Mormon groups and constant legal accusations forced Joseph Smith to relocate the church from Ohio to Missouri, and then to Illinois. It was in Carthage, Illinois where Joseph Smith, and his brother, Hyrum Smith, were killed by a mob, while awaiting trial in the town jail on June 27, 1844.

The Salt Lake Valley: Currency, Coins, and Script

Continuous assaults on members of the church and repeated conflict with local authorities led Brigham Young, who assumed leadership of the church, to relocate his group of Latter-day Saints to Iowa and then to Winter Quarters, Nebraska in 1846. In the spring of 1847, with the intention of moving the church to a physical location that was not under the control of hostile state governments, he led the church membership to the Utah Territory where they settled in the Salt Lake valley. Upon his departure from Nebraska, the Utah territory was then part of Mexico. By the time Young arrived at the final destination, it had come under American control as a result of the war with Mexico. Young arrived in the Salt Lake Valley on July 24, 1847, although U.S. sovereignty would not be confirmed until 1848.

The financial cost of moving out of Illinois, traveling across Iowa, and then the fourteen-week trail to the Utah Territory was a tremendous strain for each family. When they arrived in the Salt Lake valley all they owned was in the wagon they came in. Very few families were able to make the trek and still have a significant amount of money. There were no banks for loans, and paper currency was of no use. Although many people brought a small amount of coinage with them, it was not sufficient to meet the demands of the 1,700 Latter-Day Saints who came. Without an adequate supply of coins and currency, the residents returned to a system of bartering with each other for food, merchandise, and other necessities. The shortage of coins and currency grew when the population of the valley increased to approximately 4,800 as more people arrived over the next year.

Included in the group bound for the Salt Lake Valley were some of the members of the Mormon Battalion. While still in Council Bluffs, Iowa, the U.S. Army approached the members of the Mormon Church and asked for assistance in fighting the war with Mexico. Brigham Young agreed and asked for 500 volunteers so the church could have some sort of income once they had a settlement. Each new soldier was paid \$42.00 for an initial clothing allowance in advance. Most of that money was given to their families to pay for a wagon team and supplies. During their enlistment, like an army on the move, they were not paid but promised by the government that their wages would be sent to the Salt Lake Valley. In November of 1847, as promised, Captain James Brown, U.S. Army, arrived in Salt Lake to make payments. He brought approximately

\$5,000 in Spanish gold coins. Unfortunately, this did not help in alleviating the shortage of coins and currency in the new American Territory.

As time went on other sources of coins and currency made their way into the Salt Lake Valley. Many of the men who had volunteered to be members of the Mormon Battalion spent the 1847-1848 winter in Colorado and California. Prior to arriving in the Salt Lake Valley in the spring of 1848 they had secured temporary jobs that enabled them to earn and keep the money they could bring home. Members of the Mormon Battalion were present at Sutter's Mill in January of 1848 when gold was discovered in the American River. Those individuals decided to stay in California and "pan for gold" before returning to their families in Utah. Just after the discovery of gold, about 150 Mormons moved to the south fork of the American River and established a mining site called "Mormon Island." This was one of the richest deposits of gold in the American River and was part of the California Gold Rush of 1849. Within the next eighteen months, approximately \$17,000.00 in gold made its way to the Salt Lake Valley. By the end of 1849, President Brigham Young sent 20 missionaries to go on a mission to California and mine for gold. They returned in 1850 with an additional amount of gold.

During this same period, the Salt Lake City Council approved the reissue of the Kirtland Safety Society Bank notes. These bills were backed by the gold the church had obtained in 1848. Each note was countersigned by Brigham Young, Heber C. Kimball, and Newell K. Whitney. A total of 335 notes, in denominations of \$1, \$3, \$5, and \$10 were issued with a face value of \$1,331.

The second type of currency was also put into circulation in January 1849. It consisted of handwritten and printed demand notes that were worth \$.50, \$1, \$2, and \$3. At first, they were handwritten and signed by Brigham Young individually. Later a printed signature was utilized. The second issue of 3,329 demand notes was printed with a face value of \$5,529.50.

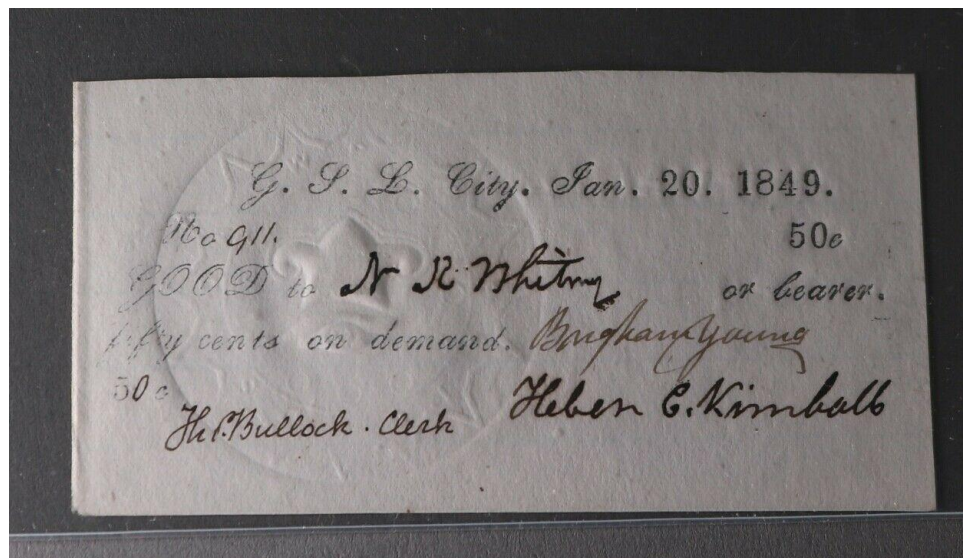


Image courtesy of Douglas A. Nyholm

Although paper currency was only accepted in the Salt Lake Valley, church and local government officials wanted to replace it with gold. On December 12, 1848, the church began the coinage of gold pieces. The coins were designed by Brigham Young and John Kay and stamped with date 1849. The dies were cut by Kay. Twenty-five \$10 pieces were struck on December 12, 1848. A second issue of the coins showed a change of the words “Pure Gold”, to the initials P.G. and the addition of the letters G.S.L.C. for Great Salt Lake City. It is estimated that the church mint coined approximately \$70,000.00 in gold between 1849 and 1851.



Image courtesy of Professional Coin Grading Service (PCGS.com)

One side carried the phrase “Holiness to the Lord” encircling a Phrygian crown atop the eye of Jehovah or the all-seeing eye. The other side had the words “Pure Gold” at the top, the denomination below, and two hands shaking above the year 1849.



Image courtesy of Professional Coin Grading Service (PCGS.com)

The church did not resume minting gold coins until 1860. This year only the \$5.00 gold coin was minted. This issue had a complete change in design on both the obverse and the reverse. The obverse has a crouching lion on a knoll of grass with a stream of water running beside him. Around the lion is Deseret alphabet inscription “Holiness to the Lord”, and below him is the date 1860. The reverse shows an eagle standing behind a beehive. The beehive was then and still is now a symbol of the industry for the Church. Surrounding the eagle is the inscription in upper case, “DESERET ASSAY OFFICE PURE GOLD”. Within its right talon is an olive branch and there are arrows held in its left talon. The denomination 5. D. is centered below.

In early 1858 the church issued currency under the title of the “Deseret Currency Association”. It was issued by the church, to pay church employees. Because the church had a limited amount of gold or silver and the currency was backed by livestock. The currency came in denominations of \$1, \$2, \$3, \$5, \$10, \$20, \$50, and \$100. The currency was only good in the Utah Territory. There are few surviving examples of the \$1-\$5 denominations, however, no genuine examples of the higher values have been found. The notes are scarce and can be worth a large amount of money even in circulated grades.

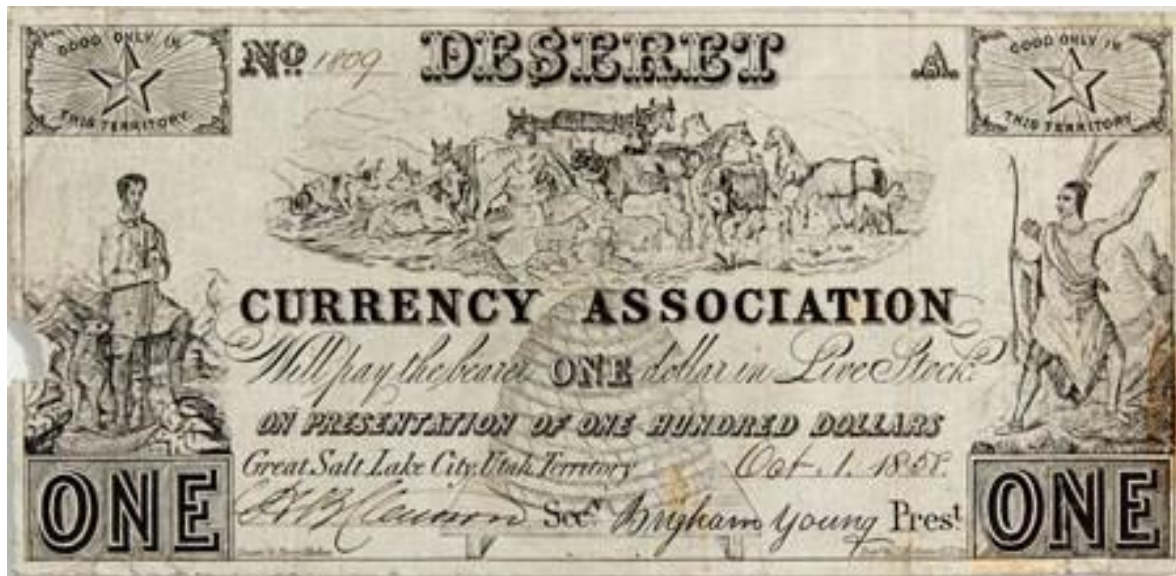


Image courtesy of PMG

In 1858, President James Buchanan appointed Alfred Cumming as the new Governor to replace Brigham Young. This was the first time that the leadership of the Church and the leadership of the Utah Territory was not the same person. The minting of the new five-dollar coin was short lived. It is estimated that only about one thousand of the five-dollar gold pieces were ever minted before Cumming prohibited the minting of Mormon gold. The minting of gold and the issuance of church-backed currency officially concluded on February 26, 1862.

Mormon Coins and Currency In the 21st Century

One hundred and forty years later Mormon gold coins and currency are considered rare and highly sought after by collectors. The coins and currency that were once ridiculed and avoided outside of the Salt Lake Valley are now worth many times their original value. Although this market is small, those that wish to add these items to their collection must be willing to pay the price for the few pieces that are still in existence.

		MORMON GOLD COIN PRICES THROUGH 2021									
DESCRIPTION	DESIG	8	12	30	40	50	55	60	61	62	63
-	MS			40,000	55,000	65,000	80,000	120,000	135,000	200,000	280,000
1849 \$2.50 Mormon						67,500	85,000			225,000	
-	MS	7,500	11,000	22,000	30,000	40,000	60,000	100,000	125,000		
1849 \$5 Mormon						42,000	62,500				
-	MS		300,000	450,000	500,000	725,000	1,100,000				
1849 \$10 Mormon			-	-	-	850,000	1,150,000				
10 to 12 known			-	-	-						
-	MS		80,000	145,000	200,000	350,000	400,000	555,000	625,000	875,000	
1849 \$20 Mormon			-	-	-	360,000	415,000	-	-	-	
-	MS	8,500	10,500	20,000	28,500	45,000	67,500	95,000	110,000	150,000	
1850 \$5 Mormon		-	-	-	-	47,500	70,000	-	-	-	
-	MS	12,000	16,500	36,000	50,000	85,000	92,500	145,000	170,000	195,000	
1860 \$5 Mormon		-	-	-	-	86,000	93,500	-	-	-	

The January 24, 2021 Heritage Auction Lot 4148, 1849 MS-62 \$20.00 Mormon Gold coin sold with a top bid of **\$720,000.00**

The November 23, 2021, Baltimore Auction Lots 4149 1849 AU-53 \$20.00 Mormon Gold coin sold with a top bid of **\$250,000.00**

The January 14, 2022, Heritage Auction 1849 \$21/2 PCGS XF40 Mormon Gold coin with a top bid of **\$58,000.00**

Of the 1000 or so 1860 \$5.00 coins made only 67 are known to survive today and command as much as **\$129,000** in mint condition.

Individual Examples of Kirtland Safety Society Anti-Banking Company notes

Year	Value	Graded/Co.	Auction	Date Sold	Amount
1837/49	\$2.00	PCGS Fine 15	Stack/Bower (1)	3/2012	\$40,350
1837	\$1.00	PMG Very Fine 25	Baltimore (2)	11/2019	\$5,520
1837	\$2.00	PMG Choice Fine 15	Private Sale (3)		\$1,924
1837	\$2.00	PMG Very Good 8		9/21/2019	\$2,300
1837	\$3.00	PMG Very Fine	Private Sale	9/21/2019	\$11,500
1837/49	\$5.00	Very Fine 25	Private Sale (1)	2/12/20	\$12,000

- (1) Signed by Joseph Smith, Oliver Cowdrey in 1837 and countersigned by Brigham Young and Heber C. Kimball in 1849.
- (2) November 2019 Baltimore Auction- Session 5 of U.S. Currency
- (3) Rarest of the notes, with only 15 known examples,

References:

Images: *PMG is an independent member of the **Certified Collectibles Group (CCG)**.*

#1 Failure of the Kirtland Safety Society BYU Studies copyright 1972

#2 Kirtland Safety Society, Wikipedia 2021

#3 McCord, Keith (25 April 2014). "Rare Mormon coins bring in millions of dollars at auction". Deseret News. Retrieved 9 September 2021

#4 Gikes, Paul (17 June 2016). "Mormon gold coin surfaces from half century in box". Coin World. Retrieved 9 September 2021.

#5 Glenn N. Rowe (lds.org 2021). Mormon Money: Church Historical Department; The Church of Jesus Christ of Latter Day Saints

#6 Williams, Carter (25 August 2016). Mormon Gold Coins. www.ksl.com News/Utah

#7 Hagen, Bruce R. (15 March 2012). Holy Grail of Mormon Paper Currency. Coin World

#8 Smith, Brennan J. (3 November 2017). Mormon Gold Coins. Salt Lake Tribune

#9 "Mormon Island". Wikipedia: Office of Historic Preservation, California State Parks. Retrieved 2012-10-07

#10 Utah Historical Quarterly, (4 November 1952). Utah State History Vol. XX, 1952 No. 1

#11 Nyholm, Douglas A., (June 2015). Mormon Currency 1837-1937, Revision 2

#12 Rust, Alvin E. (1 January 1984). Mormon and Utah Coin and Currency, Rust Rare Coin Inc., Salt Lake City, Utah

U.S. THREE DOLLAR BILL



We almost had a Federal \$3 note back in 1862. The current phrase presently heard is “Phony as a \$3 Bill” but it almost happened. Nobody has spent a \$3 currency note for well over 150 years but in fact they at onetime existed, were used in commerce, and were actually quite common and popular. I speak specifically of obsolete or broken bank currency issued privately by a large number of banks prior to the Civil War. In fact there were, although less common, \$4, \$6, \$7 and even \$11 dollar denominations of bank notes. It would have been completely logical and even normal for the Federal government to issue a \$3 greenback. The printing plates used for Legal Tender \$1 and \$2 notes in 1862 was actually engraved with a numeral 3 supposedly planning for the issuance of a \$3 note. Obviously this never occurred for unknown reasons and thus we don’t have a federally issues \$3 note then or now. So the phrase “Phone as a \$3 bill” is present in today’s terminology but very easily could not have existed.



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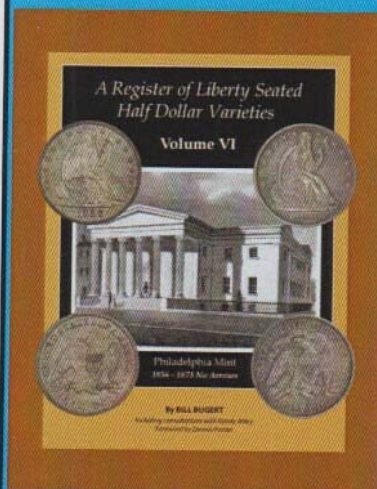
PUBLICATIONS AVAILABLE

Notice of a new edition of "The Early Paper Money of America" will be available later this year. This will be an updated edition of the noted work by Eric P. Newman to be released by the Graysheet organization. Details as they arrive.

Secondly, for any collectors interested in Liberty Seated Half Dollars, the latest edition by Bill Bugert is available via the internet. Previous editions were available hard copy but this new edition plus the previous five volumes are free via his website. These six volumes are fully illustrated and contain over 2500 pages.

Now Available!

A Register of Liberty Seated Half Dollar Varieties *Volume VI, Philadelphia Mint, 1856-1873 NA* by Bill Bugert



With 561 pages and over 1,300 photographs, Volume VI describes all known die marriages (217) for Philadelphia Mint Liberty Seated half dollars from 1856 to 1873 No Arrows inclusive. Included are oversized key diagnostic images, oversized full obverse and reverse images of a late die state example of that die marriage, enhanced die crack diagrams, rarity ratings, important discussion facts, and other related information that will allow you to quickly and easily attribute your half dollars.

This Volume is in the same format as the previous volumes but with some key enhancements such as improved images and summary reverse die crack diagrams for most dates. As with previous volumes, Randy Wiley's consultations are included and many of his reference collection half dollars are plated.

Free downloadable pdf copies of Volumes I thru VI, including this new Volume for your tablet or laptop/desktop. See www.lscweb.org/BillBugertBooks.php.

Hard copies of this Volume will not be available.

BOOK REVIEW

100 Greatest Canadian Coins

By **Harvey B. Richer**

Doug Nyholm

I just received the newest edition of “100 Greatest...” volumes from Whitman. This book covers Canadian coins and tokens. This is the 10th volume in the series and all are very interesting and this is no exception. The Canadian numismatic history contained within the covers is simply amazing. I am literally at a loss for words to properly describe its contents. It is a history book in your hands. I thought that I was fairly knowledgeable in regard to Canadian numismatics but there is a lot of information and coins described that I was totally unaware of.

The format of this book is different from the other “100 Greatest...” books with the exception of the 100 Greatest Ancient Coins. That book and this one are not laid out in numerical order of 1 thru 100 but in chronological order. This book begins with “The Early Money of Canada” followed by “Pre-Confederation” then “Provincial” coinage. Then follows coins of the Victorian eras, King Edward VII and King George V.

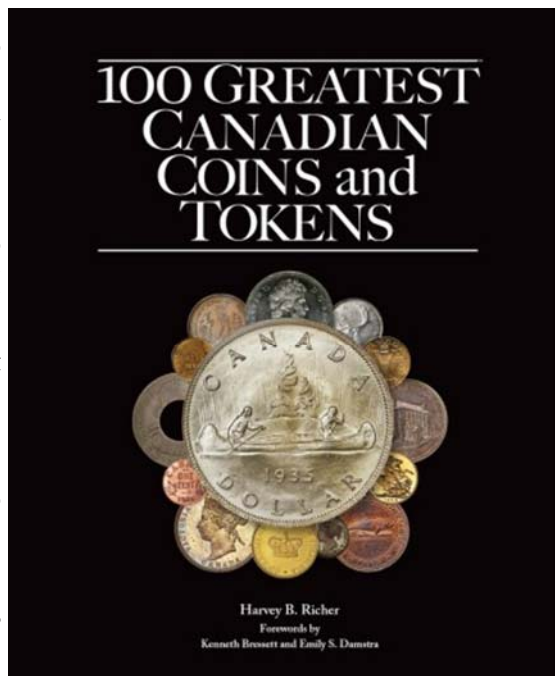
The historical aspect is that not only the individual coins and tokens are numbered 1-100 according to the authors preference but in many instances pages of history about the coin and the era during which it was struck are discussed.

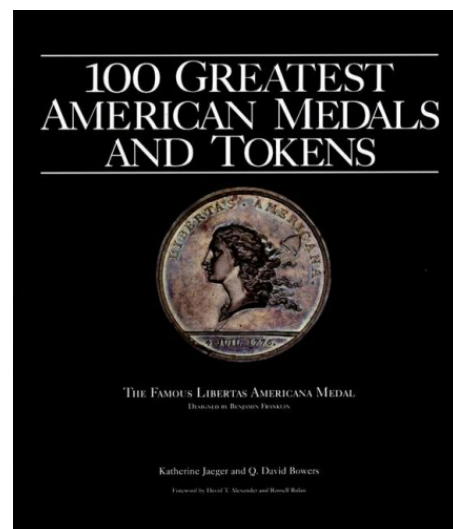
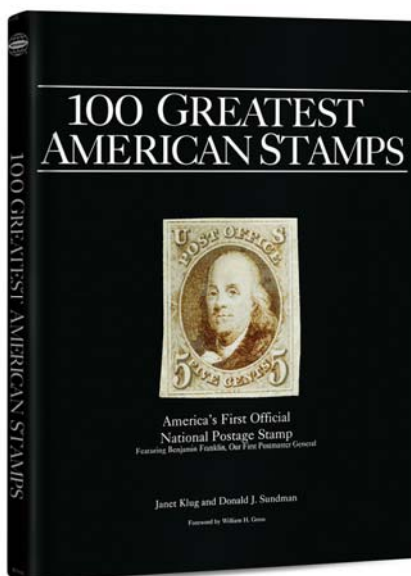
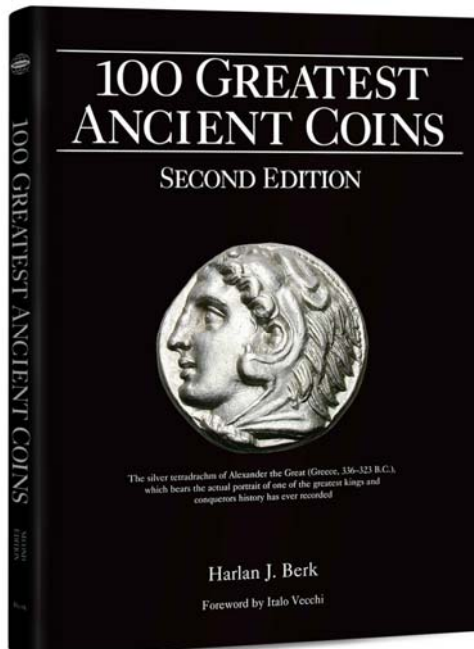
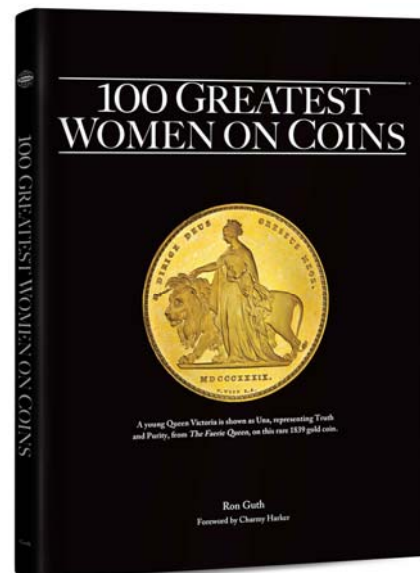
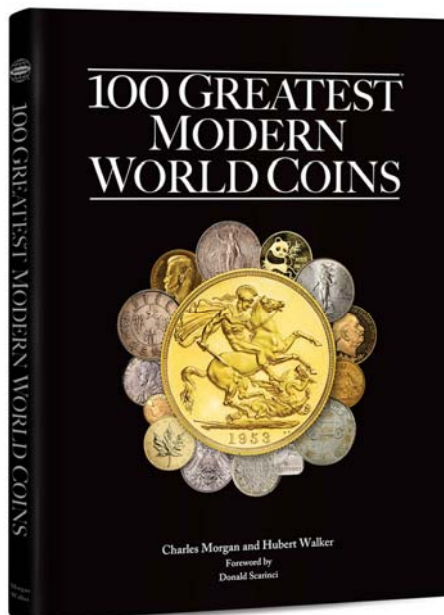
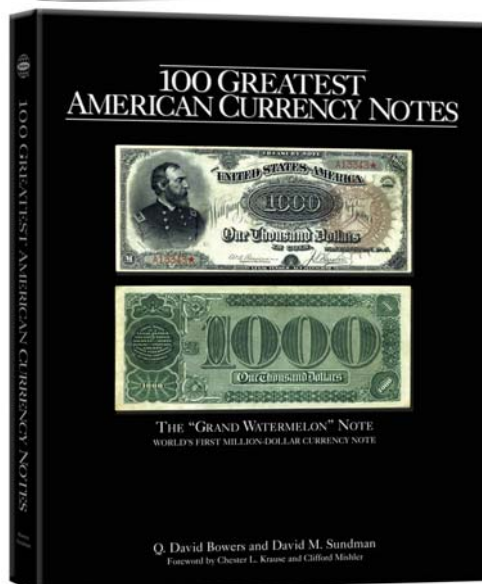
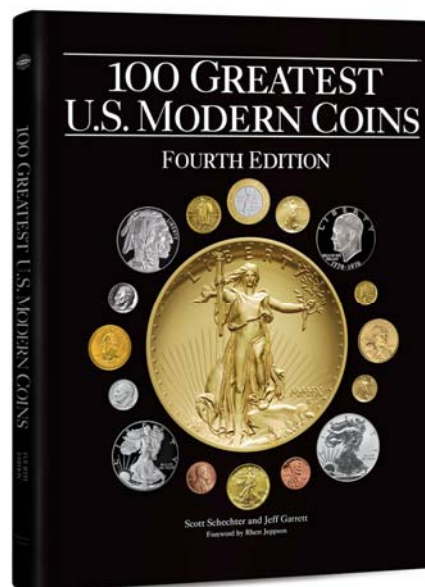
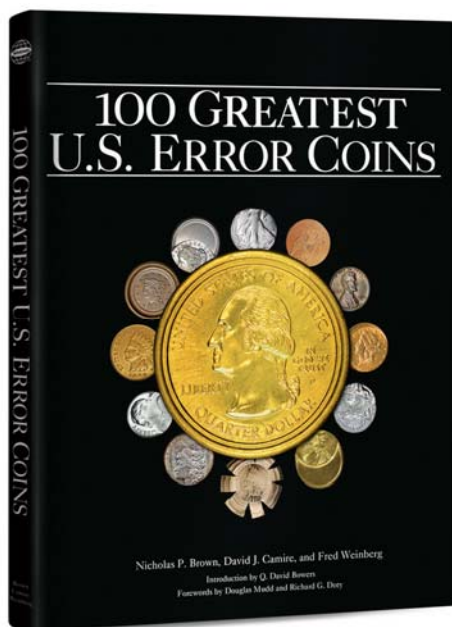
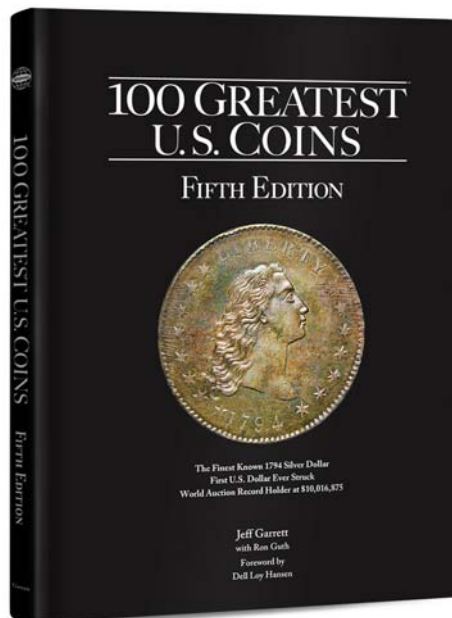
In general current valuations are not noted other than previous auction sales.

Of course the book is filled with color images and printed on high quality glossy paper. In keeping with the format of the other “100 Greatest...” series books it is oversize measuring 10x12 format and of course hard cover. There are 150 pages and it is a true numismatic history book which can double as a coffee-table book.

The author, Harvey B. Richer, also wrote a book on the \$2 gold coins of Newfoundland and is an expert on Canadian numismatics and history.

The book is available directly from Whitman with a list price of \$34.95. An excellent book well worth its price and highly recommended for anyone with even a passing interest in numismatics from our northern neighbour.





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UNS 2022 SCHEDULE



JANUARY Speaker-Kelly Finnegan / Security	FEBRUARY Members 'Show and Tell' Stories/Special coins/Experiences	MARCH Club Auction Members allowed 5 lots to auction	APRIL Speaker Brent Ashworth
MAY UNS Birthday Medal Voting	JUNE Youth Night Board Meeting	JULY UNS Picnic	AUGUST Auction
SEPTEMBER Speaker Doug Nyholm Silver Eagles	OCTOBER Coin Show Display Speaker / David Larson or Kelly Finnegan	NOVEMBER Elections / Bourse Board Meeting 6:30	DECEMBER Holiday/Christmas Dinner



The Money Quiz

CANADIAN TRIVIA

1. What date is the rarest Canadian gold sovereign?

- A) 1913-C
- B) 1916-C
- C) 1914-C
- D) 1911-C

2. What date saw production of both Canadian large and small cents?

- A) 1920
- B) 1918
- C) 1923
- D) 1919

3. What year did coinage begin for the Province of Canada?

- A) 1873
- B) 1871
- C) 1861
- D) 1858

4. Where are current circulating Canadian coins produced?

- A) Ottawa
- B) Winnipeg
- C) London
- D) Heaton

5. Canada produced circulating \$5 & \$10 Gold coins in 1912-14. What other years were gold patterns produced?

- A) 1909
- B) 1910
- C) 1911
- D) 1928

6. How are “Arnprior” Voyager dollars identified?

- A) Number of Water Lines
- B) Size of border beads
- C) Type of Shoulder fold
- D) Detail of the Northern Lights





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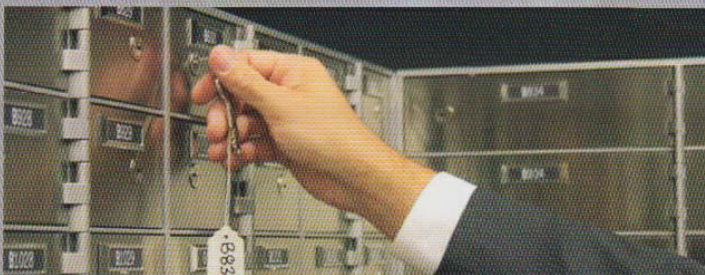
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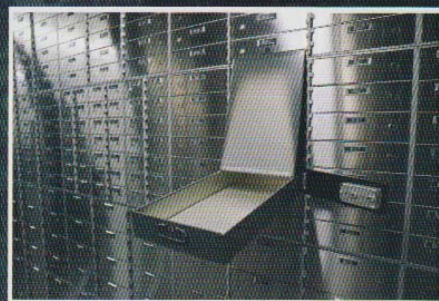
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EDITOR'S MESSAGE

I have several books on Canadian coins in my library and as reviewed in this Mint Master just added the 100 Greatest Canadian Coins and Tokens. I also have several editions about Canadian coinage by Haxby & Willey entitled "Coins of Canada" which is massive containing over 768 pages. The current Red Book is only 468 Pages which is an indication of just how complex Canadian pricing and numismatics is. What has changed so much in the past 20 or 30 years in Canada?

This new "100 Greatest..." about Canadian coins and tokens is a breath of fresh air for true collectors and historians. The current 2022 edition of Haxby & Willey begins with the first 119 pages which cover collectable circulation coins from Canada while the next 500 pages contain (and I'll probably be criticized for this next comment) so-called collector coins which are essentially junk! Many are limited issues for very specialized collector interests or groups. Although many are silver their themes range from colorized coins and cover everything from natural wonders, holidays, fireworks, cartoon characters, Star Trek television, and hundreds of other subjects. All, or most have very limited mintages and are worth only their melt value. The Canadian mint is literally making a killing selling this to I don't know who? I can't imagine that there is much of a resale or collector market or interest in most of these. Resale and/or profit potential has to be low. Although I live in the United States and only occasionally see ads for these categories of Canadian coins I doubt if they are advertised heavily even in the Canadian numismatic press. Well, there I said it, hopefully I didn't offend everyone but if you like Star Trek colorized or



Incredible Hulk silver coinage you know where to find it.

I only hope that the U.S. Mint does not get caught up in these high priced specialty coins any more than they already have. I have to believe that the after market potential for Presidential dollars or Innovation dollars is pretty slim. Their issue price may take decades or even a lifetime to recoup what some collectors are spending on them.

Sincerely,

Doug

Nyholm



#

SEPTEMBER PRIZES



On-Time Prize - 2016 25c PDSS set Cumberland
Member Prize - Franklin Half Dollar
Youth Prize - DC & US Territories Unc PD quarter set

Drawing prizes

2016 25c PDSS set Harper's Ferry
Walker Half Dollar
1915D Barber Half
1886 O Morgan Dollar VF35
1944 S 25C MS63
1935 E \$1 Silver Certificate
1935B \$1 PCGS 63PPQ
1883 O Morgan Dollar Toned(3) MS62
1963 P 25C MS63 DDO FS101
1935G \$1 Silver Certificate

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Signature: _____

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Quiz Answers

1. B
2. A
3. D
4. B
5. All
6. A

The Utah Numismatic Society is now enjoying its 70th year serving collectors in Utah. We sponsor an annual coin show held in Sandy which you may have attended. Our monthly meetings are held monthly on the second Tuesday in Salt Lake City. We have many knowledgeable, as well as novice and beginning collectors, in attendance every month.

Our monthly publication entitled “The Mint Master” contains interesting reading featuring articles such as the ‘Counterfeit Corner,’ ‘Book Reviews,’ ‘Young Numismatists,’ as well as many other numismatic news-worthy columns.

Our meetings include Bourse, Auctions, expert speakers as well as our annual “Youth Night” and “Summer Picnic.”

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